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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re application of :

Christopher Joel Nack : IBM Corp. - 972/B656

Serial No. : PO Box 12195

Filed: Herewith : Res. Tri. Park, NC 27709

For: A Method and System for :

managing a Consumer Transaction :
System with a Mobile Management :

Device

INFORMATION DISCLOSURE STATEMENT

Commissioner of Patents & Trademarks Washington, D. C. 20231

Sir:

This Information Disclosure Statement is being submitted with the above-identified application for patent. Applicants submit herewith patents, publications or other information of which they are aware, which they believe may be material to the patentability of this application and in respect of which there may be a duty to disclose in accordance with 37 C.F.R. 1.56.

While this Information Disclosure Statement may be "material" pursuant to 37 C.F.R. 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 C.F.R. 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 C.F.R. 1.56(a) exists.

The attached form, PTO-1449, provides a listing of patents, publications, or other information as required by 37 C.F.R. 1.98(a)(1).

A copy of each of the items on PTO-1449 is supplied herewith, except for any pending patent applications, for which no copies are provided herein.

Respectfully submitted,

Gerald R. Woods Reg. No. 24,144

GRW/11d Enclosure Tele. 919-543-7204 Fax 919-543-3634 H 299

